

CLEAN VERSION OF THE CLAIMS

Claims 1-65 canceled

66. (Amended) A method for initiating and controlling a transaction using a customer's wireless device, the transaction occurring at a point of sale location that supports wireless financial transactions, the method comprising:

identifying a customer who has initiated a wireless financial transaction, wherein the transaction is to be completed using the customer's wireless device;

determining a point of sale location where the wireless financial transaction is to take place;

identifying a plurality of transaction amounts that are associated with transactions that are in progress at the point of sale location;

correlating said identified customer with one or more of said plurality of transaction amounts that are associated with transactions in progress at the point of sale location;

transmitting the one or more correlated transactions amounts to the wireless device for display to the customer, thereby allowing the customer to indicate a desired transaction by selecting the associated transaction amount; and

completing the customer's desired transaction.

Claims 67 - 70 canceled

71. (Amended) The method of claim 66 wherein said point of sale location is determined by a point of sale identifier that is entered by the customer on the wireless device.

72. (Amended) The method of claim 66 wherein said point of sale location is determined by identifying a point of sale location that is selected by the customer from menus displayed on said wireless device.

Claims 73 and 74 canceled

75. (Amended) The method of claim 66 further comprising the steps of:
selecting at least one source of funds to be used for wireless financial transactions that
are initiated by said customer; and
charging said selected transaction amount to said at least one source of funds.

76. (Amended) A method for controlling a transaction at a point of sale location
comprising the steps of:

identifying a customer using a wireless device;
identifying a transaction amount for said transaction;
correlating said identified customer and said identified transaction amount;
selecting at least one source of funds for said customer;
charging said transaction amount to said at least one source of funds; and
crediting said transaction amount to an account selected by a merchant at said point of
sale location.

Claim 77 canceled

78. The method of claim 75 wherein said source of funds selecting step is
completed contemporaneously with said transaction.

79. The method of claim 75 further comprising the step of:
creating a customer profile, wherein said at least one source of funds is selected
during said profile creating step.

Claims 80 - 82 canceled

83. The method of claim 75 wherein said at least one source of funds is a wireless network service provider account.

Claims 84 - 85 canceled

86. (Amended) A system for initiating and controlling a transaction at a point of sale location using a customer's wireless device, the transaction occurring at a point of sale location that supports wireless financial transactions, comprising:

means for identifying a customer who has initiated a wireless financial transaction, wherein the transaction is initiated using the customer's wireless device;

means for identifying a point of sale location where the wireless transaction is to take place;

means for identifying a plurality of transaction amounts that are associated with transactions that have not yet been completed at the point of sale location;

means for correlating said identified customer with one or more of the plurality of transaction amounts that are associated with the not yet completed transactions;

means for transmitting the one or more correlated transaction amounts to the wireless device for display to the customer, thereby allowing the customer to indicate a desired transaction by selecting a transaction amount; and

completing the customer's desired transaction.

Claims 87 - 90 canceled

91. (Amended) The system of claim 86 wherein the means for identifying said point of sale location determines the point of sale location using an point of sale identifier that is entered on the wireless device by the customer.

92. (Amended) The system of claim 86 wherein the means for identifying the point of sale location determines the point of sale using one or more point of sale location menus that are displayed to the customer on said wireless device.

Claim 93 canceled

94. (Amended) The system of claim 86 further comprising:
means for selecting at least one source of funds to be used for wireless financial transactions that are initiated by said customer; and
means for charging said selected transaction amount to said at least one source of funds.

95. (Amended) A system for controlling a transaction at a point of sale location comprising:
means for identifying a customer using a wireless device;
means for identifying a transaction amount for said transaction;
means for correlating said identified customer and said identified transaction amount;
means for selecting at least one source of funds for said customer;
means for charging said transaction amount to said at least one source of funds; and
means for crediting said transaction amount to an account selected by a merchant at said point of sale location.

Claim 96 Canceled

97. The system of claim 94 wherein said means for selecting at least one source of funds for said customer comprises:
means for creating a customer profile, wherein said customer profile identifies said at least one source of funds.

98. (Amended) A system for processing financial data for transactions in which customers use wireless devices to identify point of sale locations and to confirm transaction amounts, said system comprising:

means for receiving said financial data from said point of sale locations;
means for receiving customer information from a wireless network; and
means for correlating said financial data with said customer information.

99. The system of claim 98 further comprising:

means for charging transaction amounts for said transactions to sources of funds.

100. The system of claim 99 further comprising:

means for said customers to select individual profiles to identify said sources of funds.

Claims 101 - 105 Canceled

106. A method for completing transactions using a wireless device at point of sale locations, wherein said transactions are associated with transaction amounts and wherein users accept said transaction amounts using said wireless devices, the method comprising the steps of:

correlating one or more of said customers to one or more of said transaction amounts;
charging said transaction amounts to accounts selected by said customers; and
crediting said transaction amounts to accounts selected by merchants at said point of sale locations.

107. (Amended) A method for processing financial data, wherein said financial data relates to customer transactions at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, said method comprising the steps of:

receiving financial data from a plurality of point of sale locations;
identifying a geographic area for a customer who has initiated a transaction using a wireless device, said identifying step accomplished by determining a specific wireless cell that is in communication with said customer's wireless device; and

determining which of said plurality of point of sale locations are within said geographic area;

if only one of said point of sale locations is within said geographic area, then communicating financial data for said point of sale location to said customer's wireless device over said wireless network; and

if more than one of said point of sale locations are within said geographic area, then prompting said customer to select a point of sale location from a list of said point of sale locations within said geographic area, and communicating financial data for a selected point of sale location to said customer's wireless device over said wireless network.

108. The method of claim 107 further comprising the steps of:
determining whether said customer has verified said financial data that was communicated to said customer's wireless device.

109. The method of claim 107 wherein said prompting step further comprises:
causing said customer's wireless device to display a list of said point of sale locations within said geographic area; and
receiving information from said customer's wireless device identifying said selected point of sale location.

110. The method of claim 107 wherein said prompting step further comprises:
playing a voice message to said customers via said wireless device, wherein said voice
message comprises a list of said point of sale locations; and
receiving information from said customer's wireless device identifying said selected
point of sale location.

111. The method of claim 107 wherein said identifying step further comprises the
step of:
identifying a specific antenna that is communicating with said customer's wireless
device.

112. The method of claim 107 wherein said financial data comprises:
product information detected using a bar code scanner coupled to a customer's
wireless device.

113. (Amended) A method for controlling transactions using a wireless device in a wireless network comprising the steps of:

displaying point-of-sale locations to a user via one or more menus on the wireless device, the menus listing at least one point-of-sale location based upon a current location of the wireless device, wherein the current location of the wireless device is determined by identifying a current cell of said wireless network that is in communication with the wireless device, and the menu display configured according to a user profile that is created by the user so that only information identified in the user's profile is listed on the menu;

determining a particular point-of-sale location that is selected by the user for a desired transaction;

obtaining transaction amounts for one or more transactions at said particular point-of-sale location;

correlating one of said transaction amounts with the user's desired transaction;

transmitting the correlated transaction amount to the wireless device for display to the user; and

charging the correlated transaction amount to a source of funds identified by the user to allow completion of the desired transaction.

114. The method of claim 113 further comprising the step of:

receiving approval of said transaction amount from the user via the wireless device.

115. (Amended) The method of claim 113 wherein the users identify potential sources of funds before the desired transaction occurs by configuring a user profile.

116. The method of claim 113 wherein a source of funds that is to be used for a particular transaction is selected from the user profile by the user during the transaction.

117. (Amended) A system for processing financial data, wherein the financial data relates to transactions by customers at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, the system comprising:

means for displaying point-of-sale locations to a user via one or more menus on the wireless device, the menus listing at least one point-of-sale location based upon a current location of the wireless device, wherein the current location of the wireless device is determined by identifying a current cell of said wireless network that is in communication with the wireless device, and the menu display configured according to a user profile that is created by the user so that only information identified in the user's profile is listed on the menu;

means for determining a particular point-of-sale location that is selected by the user for a desired transaction;

means for receiving transaction amounts for one or more transactions at said particular point-of-sale location;

means for correlating one of said transaction amounts with the user's desired transaction;

means for transmitting the correlated transaction amount to the wireless device for display to the user; and

means for charging the correlated transaction amount to a source of funds identified by the user to allow completion of the desired transaction.

118. The system of claim 117 further comprising:

means for entering financial data in a billing database.

119. The system of claim 117 further comprising:

means, controlled by said customers, for selecting the source of funds from the billing database.

120. The system of claim 117 wherein said receiving means is linked to said point-of-sale locations by a data network.

121. The system of claim 117 wherein said receiving means is linked to said point-of-sale locations by a dedicated telecommunications connection.

122. The system of claim 117 wherein said receiving means receives said transaction amounts from said point-of-sale locations via a wireless network.

123. (Amended) A method for completing a financial transaction using a wireless device comprising:

connecting a user to a centralized financial services application via a wireless network;

identifying a current location of the user by determining a current wireless network cell that is in communication with the user's wireless device;

transmitting a list of transaction locations to be displayed to the user via the wireless device, wherein said list of transaction locations is selected from a user profile that has been configured by the user prior to initiating a transaction and is selected in part based upon the user's current location;

receiving a transaction location selection from the user;

transmitting a list of point-of-sale terminals to be displayed to the user via the wireless device, wherein the point-of-sale terminals are located at the selected transaction location;

receiving a point-of-sale selection from the user;

transmitting a transaction amount to be displayed to the user via the wireless device, wherein the transaction amount is associated with the selected point-of-sale terminal;

prompting the user to accept or reject the displayed transaction amount; and

authorizing a financial transaction for the transaction amount at the point-of-sale terminal.

124. Claim 124 canceled.

125. (Amended) A method for processing a financial transaction using a wireless device comprising:

- initiating a call to a centralized financial services application;
- selecting a desired type of product or service from a first list displayed on the wireless device, wherein the list of products and services are selected from a user profile associated with the wireless device;
- selecting, from a second list displayed on the wireless device, a location where the selected type of product or service is offered;
- selecting a particular point-of-sale terminal at the selected location;
- receiving a transaction amount that is associated with the point-of-sale terminal, wherein the transaction amount is displayed on the wireless device; and
- completing the financial transaction by approving the displayed transaction amount.